

### GENERIC DRUGS: SAVE YOU MONEY. SAFE & EFFECTIVE.

# Have You Thought About Using Generic Prescription Drugs?

Did you know that BNL spent approximately \$10 million on prescription drugs in our medical programs in 2007? That's a significant expense that can be reduced by the use of generic drugs. In 2007, 53% of the Cigna claims for prescription drugs were filled generically, compared to 48% in 2006. While this has helped BNL to contain its medical plan costs, using generics in place of their brandname equivalents also saves you money - with lower co-pays.

Here's what you may not know about generic drugs......

#### What are Generic Drugs?

A generic drug is the same as a brand-name drug in: dosage, safety, strength, quality, the way it works, the way it is taken, and the way it should be used. Generic drugs must have the same active ingredients. Colors, flavors, and certain other parts may be different, but these things don't affect they way the drug works.

# Are Generic Drugs as Safe and as Strong as Brand-Name Drugs?

Yes. Generic drugs use the same active ingredients as brand-name drugs and work the same way. The FDA also requires generic drugs must be as: high quality, strong, pure, and stable as brand-name drugs. They have the same risks and benefits as the brand-name drugs.

### Does Every Brand-Name Drug Have a Generic Drug?

No. When new drugs are first made, they have drug patents that are usually protected for 17 years. The patent protects the company that made the drug first and does not allow anyone else to make and sell the drug. When the patent expires, other drug companies can start selling the generic version of the drug, but, first, they must test the drug and the FDA must approve it. Although your specific prescription drug may not have a generic equivalent, there may be other generic drugs available in that drug classification.



#### Why are Generic Drugs Less Expensive?

Creating a drug costs a lot of money. Since generic drug makers do not develop a drug from scratch, the costs to bring the drug to market are less. They must show that their product performs in the same way as the brand-name drug.

### Can I Use the \$4.00 Generic Drug Program at Wal-Mart?

Yes. Use your BNL medical program ID card at a Wal-Mart pharmacy and you'll pay the lower of the BNL co-pay or \$4.00 for those drugs covered by Wal-Mart's Generic Drug Program. Generic drug coverage at Wal-Mart includes many, but not all, generic drugs for a 30-day supply. Inquire at your nearest Wal-Mart pharmacy or go online to www.walmart.com and follow the pharmacy link.

Talk with your doctor about using generic drugs for your prescriptions. He or she can prescribe the appropriate generic drug in that drug classification.

